IN THE CLAIMS

For the convenience of the Examiner all of the pending claims are reproduced below whether amended or not. Please amend the claims as follows:

Please cancel Claims 1-11 and 13-18 without prejudice or disclaimer.

19. **(Amended)** A [pocket-size personal] **portable** check [encoder] **encoding device**, comprising:

[**a keypad having a plurality of alphanumeric keys**] **an input device** operable to receive a check amount from a user;

a display coupled to the [**keypad**] **input device** and operable to display the check amount entered by the user; and

a [**check encoder**] **portable check printer** coupled to the [**keypad and display**] **input device and** operable to receive the check amount from the [**keypad**] **input device** and encode the check amount in [**a machine-readable format**] **magnetic ink** at a predetermined location on a check [**in response to the check amount received from the keypad**].

20. **(Amended)** The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim 19, further comprising a memory coupled to the check [**encoder**] **printer and** operable to store and recall a list of payee names.

Please cancel Claim 21 without prejudice or disclaimer.

22. **(Amended)** The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim [**21**] **19**, wherein the [**magnetic ink encoder**] **check printer** is operable to encode the check amount [**in magnetic ink**] on a MICR line of the check.

23. **(Amended)** The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim 20, wherein the display is operable to display the list of recalled payee names and the [**keypad**] **input device** is operable to receive a payee selection input from the user.

24.   (Amended) The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim 23, wherein the check [encoder] **printer** is **further** operable to print a selected payee name in a payee field on the check.

25.   (Amended) The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim 19, wherein the check [encoder] **printer** is **further** operable to print the check amount alphabetically in an alphabetical amount field and numerically in a numerical amount field on the check.

26.   (Amended) The [pocket-size personal] **portable** check [encoder] **encoding device**, as set forth in claim 19, wherein the check **received by the check printer** is a blank check**, the blank check including an account number but not a payee name or check amount**.

Please cancel Claims 27-30 without prejudice or disclaimer.